

## CLAIMS

What is claimed is:

1. A method of providing a benefit to consumers, the method comprising the acts of:
  - selecting a plurality of consumers; and
  - distributing a recurring cash value benefit to the plurality of consumers.
2. A method as set forth in claim 1 wherein the act of selecting a plurality of consumers includes the act of identifying the most-valued consumers.
3. A method as set forth in claim 1 wherein the act of selecting a plurality of consumers includes the act of identifying the consumers based on at least one criterion, wherein the criterion includes a net amount spent on purchases within a predetermined amount of time at a retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.
4. A method as set forth in claim 1 wherein the act of selecting a plurality of consumers includes the act of identifying the consumers based on a mathematical algorithm that ranks the consumers based on at least one of a net amount spent on purchases at a retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.
5. A method as set forth in claim 1 wherein the recurring cash value benefit is used to purchase one of goods and services at a retail store.
6. A method as set forth in claim 1 wherein the recurring cash value benefit is used to purchase one of goods and services at a retail store that distributed the cash value benefit.
7. A method as set forth in claim 1 further comprising the acts of notifying the consumer of their status as a most-valued consumer and informing the consumer of the cash value benefit.

8. A method as set forth in claim 1 wherein the amount of the cash value benefit is the same for each recurrence.
  
9. A method as set forth in claim 1 wherein the amount of the cash value benefit varies depending on at least one of the time of year, the amount of the consumer's previous purchases, and the consumer's pattern of spending.

10. A method of determining the effectiveness of a marketing incentive, the method comprising the acts of:

selecting a plurality of consumers;

selecting a first subset of the plurality of consumers and providing an incentive in the form of a recurring cash value benefit to the consumers in the first subset;

selecting a second subset of the plurality of consumers and providing an incentive different than the recurring cash value benefit to the consumers in the second subset; and

analyzing, after a predetermined amount of time, a behavior of the consumers in the first and second subsets to determine which incentive is effective.

11. A method as set forth in claim 10 wherein the act of selecting a plurality of consumers includes the act of identifying the most-valued consumers.

12. A method as set forth in claim 10 wherein the act of selecting a plurality of consumers includes the act of identifying the consumers based on at least one criterion, wherein the criterion includes a net amount spent on purchases within a predetermined amount of time at a retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

13. A method as set forth in claim 10 wherein the act of selecting a plurality of consumers includes the act of identifying the consumers based on a mathematical algorithm that ranks the consumers based on at least one of a net amount spent on purchases at a retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

14. A method as set forth in claim 10 wherein the acts of selecting a first subset and a second subset of the plurality of consumers includes the act of selecting the consumers randomly.

15. A method as set forth in claim 10 wherein the recurring cash value benefit is used

to purchase one of goods and services at a retail store.

16. A method as set forth in claim 10 wherein the recurring cash value benefit is a different amount for each consumer in the first subset.

17. A method as set forth in claim 10 wherein the recurring cash value benefit is used to purchase one of goods and services at a retail store that distributed the cash value benefit.

18. A method as set forth in claim 10 further comprising the acts of notifying the first subset of the plurality of consumers of their status as a most-valued consumer and informing the consumer of the cash value benefit.

19. A method as set forth in claim 10 wherein the first subset of the plurality of consumers is comprised of most-valued consumers and the second subset of the plurality of consumers is not comprised of most-valued consumers.

20. A method as set forth in claim 10 wherein the incentive different than the cash value benefit is one of a percent off coupon, an ability to receive points for a purchase amount, and a discount voucher.

21. A method as set forth in claim 10 wherein the amount of the cash value benefit is the same for each recurrence.

22. A method as set forth in claim 10 wherein the amount of the cash value benefit varies depending on at least one of the time of year, the amount of the consumer's previous purchases, and the consumer's pattern of spending.

23. A method for a retail store to treat a consumer like an employee, the method comprising the acts of:

selecting the consumer;

the retail store informing the consumer that they are being provided a benefit similar to a benefit received by an employee; and

distributing a recurring cash value benefit to the consumer without consideration of the amount of the consumer's spending at the retail store.

24. A method as set forth in claim 23 wherein the act of selecting the consumer includes the act of identifying one of the most-valued consumers.

25. A method as set forth in claim 23 wherein the act of selecting a consumer includes the act of identifying the consumer based on at least one criterion, wherein the criterion includes a net amount spent on purchases within a predetermined amount of time at the retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

26. A method as set forth in claim 23 wherein the act of selecting a consumer includes the act of identifying the consumer based on a mathematical algorithm that ranks a plurality of the retail store's consumers based on at least one of a net amount spent on purchases at the retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

27. A method as set forth in claim 23 wherein the recurring cash value benefit is used to purchase one of goods and services at the retail store.

28. A method as set forth in claim 23 wherein the recurring cash value benefit is used to purchase one of goods and services at the retail store that distributed the cash value benefit.

29. A method as set forth in claim 23 further comprising the acts of notifying the consumer of their status as a most-valued consumer and informing the consumer of the

cash value benefit.

30. A method as set forth in claim 23 wherein the amount of the cash value benefit is the same for each recurrence.

31. A method as set forth in claim 23 wherein the amount of the cash value benefit varies depending on at least one of the time of year, the amount of the consumer's previous purchases, and the consumer's pattern of spending.

32. A method as set forth in claim 23 further comprising the act of offering a holiday bonus to the consumer in the form of a cash value benefit.

33. A method as set forth in claim 23 further comprising the act of offering a holiday bonus to the consumer in the form of a cash value benefit to be used to purchase holiday items.

34. A method as set forth in claim 23 further comprising the act of offering a vacation bonus to the consumer in the form of a cash value benefit to be used to purchase items likely to be used during a vacation.

35. A method as set forth in claim 23 further comprising the act of offering the consumer an identification number to present as a method of payment for purchases.

36. A method as set forth in claim 23 further comprising the act of offering the consumer a promotion, wherein the consumer receives an increase in the amount of the cash value benefit.

37. A method as set forth in claim 23 further comprising the act of offering the consumer a promotion, wherein the recurrence of the cash value benefit increases.

38. A method as set forth in claim 23 further comprising the act of offering the consumer a bonus cash value benefit based on one of length of time in the program,

amount of purchases made during the program, and purchase of specific items.

39. A method as set forth in claim 23 further comprising the act of offering the consumer the opportunity to participate in a survey for feedback related to one of a new product, a new store layout, and a loyalty program and benefits that would motivate the consumer.

40. A method as set forth in claim 23 further comprising the act of inviting the consumer to one of a company holiday time gathering, a company picnic, a pre-sale event, and a loyal consumer gathering.

41. A method as set forth in claim 23 further comprising the act of informing the consumer in advance of changes to one of the retail store, merchandise selection, and sales events.

42. A method as set forth in claim 23 further comprising the act of offering a maternity benefit to the consumer in the form of a cash value benefit to be used for the purchase of one of a maternity item and a baby item.

43. A method as set forth in claim 23 further comprising the act of offering a maternity benefit to the consumer in the form of a plurality of cash value benefits to be distributed to one of friends and family.

44. A method as set forth in claim 23 further comprising the act of offering the consumer the ability to store a plurality of cash value benefits for use after an expiration date of the cash value benefit.

45. A method as set forth in claim 23 further comprising the act of providing an annual statement to the consumer including an itemized list of the benefits received during the annual period.

46. A method as set forth in claim 23 further comprising the act of offering a

transportation benefit to the consumer in the form of a cash value benefit to be used for the purchase of one of a transportation related item and a transportation related service.

47. A method as set forth in claim 23 further comprising the act of offering the consumer to participate in a sales incentive program wherein the consumer receives a bonus benefit based on one of an amount of one purchase and an amount of one or a plurality of purchases in one department of the retail store.

48. A method as set forth in claim 47 wherein the bonus benefit is a vacation for the consumer.

49. A method as set forth in claim 23 further comprising the act of offering the consumer a bonus in the form of a cash value benefit in the amount of the price of a share of the retail store's stock.

50. A method as set forth in claim 23 further comprising the act of distributing a company newsletter to the consumer.

51. A method as set forth in claim 23 further comprising the act of offering the consumer a benefit by matching the amount of a purchase.

52. A method of retaining consumer loyalty to a retail store, the method comprising the acts of:

identifying a most-valued consumer;  
providing a recurring cash value benefit to the consumer; and  
the consumer purchasing one of goods and services using the cash value benefit.

53. A method as set forth in claim 52 wherein the act of identifying a most-valued consumer includes the act of identifying the consumer based on at least one criterion, wherein the criterion includes a net amount spent on purchases within a predetermined amount of time at the retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

54. A method as set forth in claim 52 wherein the act of identifying a most-valued consumer includes the act of identifying the consumer based on a mathematical algorithm that ranks a plurality of the retail store's consumers based on at least one of a net amount spent on purchases at the retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

55. A method as set forth in claim 52 wherein the recurring cash value benefit is used to purchase one of goods and services at the retail store that distributed the cash value benefit.

56. A method as set forth in claim 52 further comprising the acts of notifying the consumer of their status as a most-valued consumer and informing the consumer of the cash value benefit.

57. A method as set forth in claim 52 wherein the amount of the cash value benefit is the same for each recurrence.

58. A method as set forth in claim 52 wherein the amount of the cash value benefit

varies depending on at least one of the time of year, the amount of the consumer's previous purchases, and the consumer's pattern of spending.

59. A consumer loyalty program comprising:
  - a list including a most-valued consumer;
  - a distribution system to distribute a recurring cash value benefit to the consumer, the cash value benefit to be used at a retail store; and
  - the retail store including means for accepting the cash value benefit as a method of payment for one of goods and services.
60. A program as set forth in claim 59 wherein the most-valued consumer is determined based on at least one criterion, wherein the criterion includes a net amount spent on purchases within a predetermined amount of time at the retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.
61. A program as set forth in claim 59 wherein the most-valued consumer is determined based on a mathematical algorithm that ranks the consumer based on at least one of a net amount spent on purchases at the retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.